

**Information to identify the case:**

Debtor 1	<u>Dylan S. Digregorio</u>	Social Security number or ITIN	xxx-xx-0694
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Jenna M. Digregorio</u>	Social Security number or ITIN	xxx-xx-0923
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court District of New Jersey			
Case number: 21-19734-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dylan S. Digregorio

Jenna M. Digregorio  
aka Jenna M. Murphy

3/25/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Dylan S. Digregorio  
Jenna M. Digregorio  
Debtors

Case No. 21-19734-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Mar 25, 2022

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Dylan S. Digregorio, Jenna M. Digregorio, 442 Melon Ave, Egg Harbor City, NJ 08215-4019
cr	+ CAB East LLC, serviced by Ford Motor Credit Compan, National Bankruptcy Service Center, P.O. Box 62180, Colorado Springs, CO 80962-2180
519464172	+ Bread, PO BOX 11499, Tampa, FL 33680-1499
519464173	Capital One, PO BOX 9492, Carol Stream, IL 60197
519464183	Kia Motors Fianace, PO Box 660891, Dallas, TX 75266-0891
519464185	+ Movement Mortgage, PO BOX 100081, Duluth, GA 30096-9377
519464186	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
519464188	State Of New Jersey, PO Box 951, Dept Of Labor And Workforce Development, Trenton, NJ 08625-0951
519464191	+ Yamaha Motor Fincance Corp, PO BOX 206536, Dallas, TX 75320-6536
519464192	Zales, Pencarder Corp Center, 110 Lake Drive, Newark, NJ 07104

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QBTHOMAS.COM	Mar 26 2022 00:38:00	Brian Thomas, Brian Thomas, Esq. 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 25 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 25 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519464168	+ Email/Text: backoffice@affirm.com	Mar 25 2022 20:44:00	Affirm INC, PO Box 720, San Francisco, CA 94104-0720
519464169	Email/Text: lrichard@bayatlanticfcu.org	Mar 25 2022 20:44:00	Bay Atlantic FCU, 101 W Elmer Road, Vineland, NJ 08360-6312
519464174	+ EDI: CAPITALONE.COM	Mar 26 2022 00:38:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519464175	+ EDI: CAPITALONE.COM	Mar 26 2022 00:38:00	Capital One Bank USA NA, PO BOX 31293, Salt Lake City, UT 84131-0293
519464177	EDI: DISCOVER.COM	Mar 26 2022 00:38:00	Discover Fincl Svc Llc, Po Box 15316, Wilmington, DE 19850-5316
519464178	+ EDI: FORD.COM	Mar 26 2022 00:38:00	Ford Credit, P.O.Box 542000, Omaha, NE 68154-8000
519464182	EDI: IRS.COM	Mar 26 2022 00:38:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
519464187	+ EDI: PINNACLE.COM	Mar 26 2022 00:38:00	Radius Global Solutions LLC, PO BOX 390846, c/o Home Depot, Minneapolis, MN 55439-0846
519464190	+ EDI: CITICORP.COM	Mar 26 2022 00:38:00	The Home Depot/CBNA, PO Box 6497, Sioux

District/off: 0312-1

User: admin

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Date Rcvd: Mar 25, 2022

Form ID: 318

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519464189 + EDI: CITICORP.COM

Falls, SD 57117-6497

Mar 26 2022 00:38:00

The Home Depot/CBNA, 5800 South Corporate  
Place, Sioux Falls, SD 57108-5027

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
519464170	*	Bay Atlantic FCU, 101 W Elmer Road, Vineland, NJ 08360-6312
519464171	*	Bay Atlantic FCU, 101 W Elmer Road, Vineland, NJ 08360-6312
519464176	*+	Capital One Bank USA NA, PO BOX 31293, Salt Lake City, UT 84131-0293
519464179	*+	Ford Credit, P.O.Box 542000, Omaha, NE 68154-8000
519464180	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519464181	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
519464184	*	Kia Motors Fianace, PO Box 660891, Dallas, TX 75266-0891

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Thomas	on behalf of Trustee Brian Thomas brian@brianthomaslaw.com bthomas@ecf.axosfs.com
Brian Thomas	brian@brianthomaslaw.com bthomas@ecf.axosfs.com
Denise E. Carlon	on behalf of Creditor Movement Mortgage LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor CAB East LLC serviced by Ford Motor Credit Company LLC ecfmil@mortoncraig.com, mortoncraigecf@gmail.com
Seymour Wasserstrum	on behalf of Joint Debtor Jenna M. Digregorio mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
Seymour Wasserstrum	on behalf of Debtor Dylan S. Digregorio mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7